

Information to identify the case:

Debtor 1 Leslie A. Laneski
First Name Middle Name Last Name
Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6093**
EIN --_-----
Social Security number or ITIN -----
EIN --_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **16-31940-CMG**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Leslie A. Laneski

2/17/17

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Leslie A. Laneski
 Debtor

Case No. 16-31940-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Feb 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2017.

db
 516543240 +Leslie A. Laneski, 74 Appleby Avenue, South River, NJ 08882-2599
 516543241 +Allied Interstate, LLC, PO Box 361445, Columbus, OH 43236-1445
 +Borough of South River, Office of the Tax Collector, 48 Washington Street,
 South River, NJ 08882-1247
 516503541 +Devin N. Laneski, 74 Appleby Avenue, South River, NJ 08882-2599
 516543246 +Enhanced Recovery Company, PO Box 23870, Jacksonville, FL 32241-3870
 516543248 +Home Plus Finance Corp, 2143 S. Sepuivada Blvd, 2nd Floor, Los Angeles, CA 90025-5733
 516543249 +KML Law Group, PC, 216 Haddon Ave., Suite 406, Westmont, NJ 08108-2812
 516543251 +LVNV Funding, LLC, PO Box 15298, Wilmington, DE 19850-5298
 516503542 +Middlesex County Courthouse, PO Box 964, New Brunswick, NJ 08903-0964
 516543253 +Middlesex County Courthouse, James Kelly, Court Officer, PO Box 69,
 New Brunswick, NJ 08903-0069
 516543252 +Middlesex County Courthouse, PO Box 1146, New Brunswick, NJ 08903-1146
 516503543 +Nationstar Mortgage, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 516543255 +Pressler and Pressler, L.L.P., 1 Entin Road, Parsippany, NJ 07054-5001
 516543256 +Sheriff, Middlesex County, PO Box 1188, New Brunswick, NJ 08903-1188

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 17 2017 23:56:19 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 17 2017 23:56:15 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516543242 +EDI: CAPITALONE.COM Feb 17 2017 23:33:00 Capital One, General Correspondence,
 PO BOX 30285, Salt Lake City, UT 84130-0285
 516543243 +EDI: CAPITALONE.COM Feb 17 2017 23:33:00 Capital One Platinum MC, General Correspondence,
 PO BOX 30285, Salt Lake City, UT 84130-0285
 516543244 +EDI: CHASE.COM Feb 17 2017 23:33:00 Chase Bank USA NA, PO Box 15298,
 Wilmington, DE 19850-5298
 516543247 +EDI: FSAE.COM Feb 17 2017 23:33:00 Firstsource Advantage LLC, 205 Bryant Woods South,
 Anherst, NY 14228-3609
 516543245 EDI: IRS.COM Feb 17 2017 23:33:00 Department of Treasury, Internal Revenue Service,
 310 Lowell Street, Andover, MA 01810-4544
 516543250 +EDI: CBSKOHLS.COM Feb 17 2017 23:33:00 KOHLS, PO Box 3115, Milwaukee, WI 53201-3115
 516543254 +EDI: MID8.COM Feb 17 2017 23:33:00 Midland Funding LLC, 8875 Aero Drive, Ste. 200,
 San Diego, CA 92123-2255
 516543257 +EDI: RMSC.COM Feb 17 2017 23:33:00 SYNCB/Care Credit, PO Box 965036,
 Orlando, FL 32896-5036
 516543258 +EDI: RMSC.COM Feb 17 2017 23:33:00 SYNCB/QVC, PO Box 965005, Orlando, FL 32896-5005
 516543259 EDI: WFFC.COM Feb 17 2017 23:33:00 Wells Fargo Card Services, PO Box 5284,
 Carol Stream, IL 60197-5284
 516543260 +EDI: WFFC.COM Feb 17 2017 23:33:00 Wells Fargo Dealer Services/Wachovia, PO Box 1697,
 Winterville, NC 28590-1697

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 19, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 27

Date Rcvd: Feb 17, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for First F dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Harrison Ross Byck on behalf of Debtor Leslie A. Laneski lawfirm@kasuribyck.com, financial@kasuribyck.com
John Michael McDonnell jmcdonnell@mchfirm.com, jcohen@mchfirm.com;NJ95@ecfbis.com
TOTAL: 3